

Exhibit 48

Prepaid product agreements database

Find prepaid product agreements by issuer name, product name, prepaid product type, and other criteria. All data is refreshed nightly.

You may also choose to [download the entire dataset](https://cfpb.gov/data-research/prepaid-accounts/download-agreements/) (cfpb.gov/data-research/prepaid-accounts/download-agreements/), including all prepaid product agreement files and their supporting metadata.

First-time users may want to see [documentation about the data](https://cfpb.gov/data-research/prepaid-accounts/about-data/) (cfpb.gov/data-research/prepaid-accounts/about-data/).

Note that we are unable to do a full-text search of agreement files.

Search within

All fields

▼

Q block

Search

X Clear

Narrow results by...

Issuer name

Prepaid product type

Current status

Apply filters

Showing 6 matches out of 2887 total products

Focus Black

Issuer name

U.S. Bank National Corporation

Prepaid product type

Payroll

Program manager

No information provided

Other relevant parties

Agrilabor; Al J Schneider; Alignment Healthcare; Allied Valve Inc; Amin A...

Current status

Active

Download most recent agreement files

[Focus_Black_07_07_2021\(2\).zip](https://files.consumerfinance.gov/a/assets/prepaid-agreements/Focus_Black_07_07_2021(2).zip)  (https://files.consumerfinance.gov/a/assets/prepaid-agreements/Focus_Black_07_07_2021(2).zip)

View all agreement files

[View all agreements for Focus Black](#)

Global Cash Card Visa Payroll Card

Issuer name

MetaBank

Prepaid product type

Payroll

Program manager

Global Cash Card, Inc.

Other relevant parties

Pseudo - GCC BIN 402718; VIP Staffing (Xemplar. LLC); WINSOR STAFFING -...

Current status

Active

Download most recent agreement files

[Global_Cash_Card_Visa_Payroll_Card_04_01_2019\(175\).zip](https://files.consumerfinance.gov/a/assets/prepaid-agreements/Global_Cash_Card_Visa_Payroll_Card_04_01_2019(175).zip)  (https://files.consumerfinance.gov/a/assets/prepaid-agreements/Global_Cash_Card_Visa_Payroll_Card_04_01_2019(175).zip)

View all agreement files

[View all agreements for Global Cash Card Visa Payroll Card](#)

Global Cash Card Visa Payroll Card

Issuer name

MetaBank

Prepaid product type

Payroll

Program manager

Global Cash Card, Inc.

Other relevant parties

Industrial Staffing Services LLC; Block Staffing Services LLC

Current status

Active

Download most recent agreement files

[Global_Cash_Card_Visa_Payroll_Card_04_01_2019\(186\).zip](https://files.consumerfinance.gov/a/assets/prepaid-agreements/Global_Cash_Card_Visa_Payroll_Card_04_01_2019(186).zip)  (https://files.consumerfinance.gov/a/assets/prepaid-agreements/Global_Cash_Card_Visa_Payroll_Card_04_01_2019(186).zip)

View all agreement files

[View all agreements for Global Cash Card Visa Payroll Card](#)

H&R Block Emerald Prepaid Mastercard

Issuer name

Axos Bank

Prepaid product type

GPR (General Purpose Reloadable)

Program manager

Emerald Financial Services, LLC


Other relevant parties

No information provided

Current status

Withdrawn

Download most recent agreement files

[H&R_Block_Emerald_Prepaid_Mastercard_12_12_2019\(1\).zip](https://files.consumerfinance.gov/a/assets/prepaid-agreements/H&R_Block_Emerald_Prepaid_Mastercard_12_12_2019(1).zip)  (https://files.consumerfinance.gov/a/assets/prepaid-agreements/H&R_Block_Emerald_Prepaid_Mastercard_12_12_2019(1).zip)

View all agreement files

[View all agreements for H&R Block Emerald Prepaid Mastercard](#)

H&R Block Emerald Prepaid Mastercard

Issuer name

MetaBank

Prepaid product type

GPR (General Purpose Reloadable)

Program manager

Emerald Financial Services, LLC


Other relevant parties

No information provided

Current status

Active

Download most recent agreement files

[H&R_Block_Emerald_Prepaid_Mastercard_10_30_2020.zip](https://files.consumerfinance.gov/a/assets/prepaid-agreements/H&R_Block_Emerald_Prepaid_Mastercard_10_30_2020.zip)  (https://files.consumerfinance.gov/a/assets/prepaid-agreements/H&R_Block_Emerald_Prepaid_Mastercard_10_30_2020.zip)

View all agreement files

[View all agreements for H&R Block Emerald Prepaid Mastercard](#)

H&R Block Emerald PrePaid Mastercard

Issuer name

Axos Bank

Prepaid product type

GPR (General Purpose Reloadable)

Program manager

No information provided


Other relevant parties

No information provided

Current status

Active

Download most recent agreement files

[H&R_Block_Emerald_PrePaid_Mastercard_12_12_2019.zip](https://files.consumerfinance.gov/a/assets/prepaid-agreements/H&R_Block_Emerald_PrePaid_Mastercard_12_12_2019.zip)  (https://files.consumerfinance.gov/a/assets/prepaid-agreements/H&R_Block_Emerald_PrePaid_Mastercard_12_12_2019.zip)

View all agreement files

[View all agreements for H&R Block Emerald PrePaid Mastercard](#)

Database disclaimer

We display the prepaid account agreements in this database as the respective issuers submitted them. The CFPB is not responsible for the content of the agreements, including any discrepancies between an agreement as presented


in this database and the agreement as offered to the public, or for any omissions or other errors in the agreement as submitted by the issuer. Use of information downloaded from our website, and any alteration or representation regarding such information by a party, is the responsibility of such party.

The agreements on file will have general terms and conditions, pricing, and fee information. They are not specific to an individual's account information. If you have questions about the agreements themselves, contact the prepaid issuer directly.

Support and inquiries

If you have technical questions or issues, contact Collect_Support@cfpb.gov.

For general information about prepaid cards, [visit our prepaid card resources \(cfpb.gov/consumer-tools/prepaid-cards/\)](https://cfpb.gov/consumer-tools/prepaid-cards/).

 An official website of the United States government